IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN THE APPLICATION OF:

APPLICANT   : GARY N. SCHNEIDER

SERIAL NO.   : Unassigned   ART UNIT: Unassigned

FILED   : Herewith   EXAMINER: Unassigned

FOR   : METHOD, SYSTEM, AND COMPUTER USEABLE MEDIUM
               TO DETERMINE REMAINING FINANCIAL OBLIGATIONS OF ASSETS

COMMISSIONER FOR PATENTS
ALEXANDRIA, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT
35 U.S.C. 6; 37 C.F.R. 1.97; 1.98

Related art domestic patents, published U.S. patent applications, foreign patents and/or publications are identified and discussed in the specification of the above identified application under the heading: "DESCRIPTION OF THE RELATED ART." These are identified on the attached PTO-1449 form. Copies of any identified foreign patents and/or publications are attached.

The discussion of these related art patents and/or publications in the attached specification is believed to satisfy the duty to disclose requirements as set forth in the above identified statute and rules.

Respectfully submitted,

Richard C. Litman
Registration No. 30,868
(703) 486-1000

RCL:tcs

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO. 23872.00	SERIAL NO.
INFORMATION DISCLOSURE CITATION IN AN APPLICATION		APPLICANT Gary N. SCHNEIDER	
(Use several sheets if necessary)		FILING DATE	GROUP

U.S. PATENT DOCUMENTS

Examiner Initials		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE If appropriate
		2002/0178100 A1	11/2002	Koveos	705	36	
		2003/0055749 A1	03/2003	Carmody et al.	705	28	
		2003/0088456 A1	05/2003	Ernest et al.	705	10	
		2003/0088489 A1	05/2003	Peters et al.	705	36	
		2003/0093352 A1	05/2003	Muralidher et al.	705	36	
		2003/0154199 A1	08/2003	Thomas et al.	707	10	
		2003/0158800 A1	08/2003	Pisello et al.	705	35	
		2003/0167217 A1	09/2003	Formale et al.	705	30	
		2003/0187707 A1	10/2003	Hack et al.	705	7	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation YES	NO
		9-81640	03/1997	JAPAN				
		2002-203104	07/2002	JAPAN				
		2003-85373	03/2003	JAPAN				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.

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INFORMATION DISCLOSURE CITATION IN AN APPLICATION (Use several sheets if necessary)	APPLICANT Gary N. SCHNEIDER	✓
	FILING DATE	GROUP

U.S. PATENT DOCUMENTS

Examiner Initials		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE If appropriate
		2003/0187874 A1	10/2003	Peschel et al.	707	104.1	
		4,739,478	04/1988	Roberts et al.	705	38	
		5,884,287	03/1999	Edesess	705	36	
		6,003,018	12/1999	Michaud et al.	705	36	
		6,078,904	06/2002	Rebane	707	36	
		6,366,916 B1	04/2002	Baer et al.	705	10	
		6,430,542 B1	08/2002	Moran	705	36	
		6,453,303 B1	09/2002	Li	705	36	
		6,581,045 B1	06/2003	Watson	705	400	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation YES NO	
		2003-91637	03/2003	JAPAN				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

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